CLAIMS

What is claimed is:

5   1.   A method performed by an information handling system ("IHS"), the method comprising:

in response to a plurality of rules having respective weights, determining whether a financial transaction request is likely fraudulent.

10   2.   The method of claim 1, and comprising:

adjusting the weights in response to a command from a user.

3.   The method of claim 1, wherein the financial transaction request is a first financial transaction request, and comprising:

15   in response to determining whether the first financial transaction request is actually fraudulent, adjusting the weights for determining whether a second financial transaction request is likely fraudulent.

4.   The method of claim 1, wherein the IHS is a first IHS, and comprising:

20   receiving the financial transaction request from a second IHS.

5.   The method of claim 4, wherein receiving the financial transaction request comprises:

receiving the financial transaction request from the second IHS through a global

25   computer network.

6.   The method of claim 5, and comprising:

to the second IHS through the global computer network, outputting an indication of whether the financial transaction request is likely fraudulent.

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7.   The method of claim 1, wherein the financial transaction request includes information about a financial account that is associated with the financial transaction request.

8.   The method of claim 7, wherein the determining comprises:

5   in response to the information about the financial account, and in response to information about a financial transaction that is associated with the financial transaction request, determining whether the financial transaction request is likely fraudulent.

9.   The method of claim 1, wherein the rules include a positive rule that, if satisfied,

10   indicates that the financial transaction request has an increased likelihood of being non-fraudulent.

10.   The method of claim 1, wherein the rules include a negative rule that, if satisfied, indicates that the financial transaction request has a reduced likelihood of being non-fraudulent.

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11.   The method of claim 1, wherein the rules include:

a positive rule that, if satisfied, indicates that the financial transaction request has an increased likelihood of being non-fraudulent; and

a negative rule that, if satisfied, indicates that the financial transaction request has a

20   reduced likelihood of being non-fraudulent.

12.   The method of claim 11, wherein:

a value of the positive rule's weight is variable between zero and a number having a first +/- sign; and

25   a value of the negative rule's weight is variable between zero and a number having a second +/- sign opposite of the first +/- sign.

13.   A method performed by an information handling system ("IHS"), the method comprising:

    determining whether a first financial transaction request is actually fraudulent; and

    in response to determining whether the first financial transaction request is actually

5 fraudulent, adjusting respective weights of a plurality of rules for determining whether a second financial transaction request is likely fraudulent.

14.   The method of claim 13, and comprising:

    in response to the weights and rules, determining whether the second financial transaction

10 request is likely fraudulent.

15.   The method of claim 14, and comprising:

    determining whether the second financial transaction request is actually fraudulent; and

    in response to determining whether the second financial transaction request is actually

15 fraudulent, adjusting the weights for determining whether a third financial transaction request is likely fraudulent.

16.   The method of claim 14, wherein the IHS is a first IHS, and comprising:

    receiving the second financial transaction request from a second IHS.

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17.   The method of claim 16, wherein receiving the second financial transaction request comprises:

    receiving the second financial transaction request from the second IHS through a global computer network.

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18.   The method of claim 17, and comprising:

    to the second IHS through the global computer network, outputting an indication of whether the second financial transaction request is likely fraudulent.

30   19.   The method of claim 13, wherein the first financial transaction request is actually non-fraudulent.

20. The method of claim 13, wherein the first financial transaction request is actually fraudulent.

5   21. The method of claim 13, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

22. The method of claim 13, and comprising:

10   adjusting the weights in response to a command from a user.

23. The method of claim 13, wherein adjusting the weights comprises:
adjusting the weights to improve a predictive accuracy of the weights.

15   24. The method of claim 23, wherein adjusting the weights comprises:
adjusting the weights in response to a gradient descent algorithm.

25. The method of claim 23, and comprising:
in response to determining whether the first financial transaction request is actually

20 fraudulent, adjusting a threshold to improve a predictive accuracy of the threshold; and
in response to the weights and rules, determining a score that indicates whether the second financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

25   26. The method of claim 25, wherein adjusting the weights comprises:
adjusting the weights in response to a gradient descent algorithm.

27.   The method of claim 13, and comprising:

in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold to improve a predictive accuracy of the threshold; and

in response to the weights and rules, determining a score that indicates whether the

5   second financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

28.   The method of claim 27, wherein adjusting the weights comprises:

adjusting the weights in response to a gradient descent algorithm.

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29.   A method performed by an information handling system ("IHS"), the method comprising:

in response to a plurality of rules having respective weights, determining whether a financial transaction request is likely fraudulent;

5   if the financial transaction request is likely non-fraudulent, approving the financial transaction request; and

if the financial transaction request is likely fraudulent, rejecting the financial transaction request.

10   30.   The method of claim 29, wherein determining whether the financial transaction request is likely fraudulent comprises:

in response to the weights and rules, determining a score that indicates whether the financial transaction request is likely fraudulent.

15   31.   The method of Claim 30, wherein determining whether the financial transaction request is likely fraudulent comprises:

applying a threshold to the score for determining whether the financial transaction request is likely fraudulent.

20   32.   The method of Claim 31, wherein applying the threshold comprises:

applying a plurality of thresholds to the score for determining whether: the financial transaction request is likely non-fraudulent; the financial transaction request is likely fraudulent; or the score inconclusively indicates whether the financial transaction request is likely fraudulent; and

25   if the score inconclusively indicates whether the financial transaction request is likely fraudulent, outputting the financial transaction request to a human for review.

33.   A system, comprising:

an information handling system ("IHS") for: in response to a plurality of rules having respective weights, determining whether a financial transaction request is likely fraudulent.

5   34.   The system of claim 33, wherein the IHS is for adjusting the weights in response to a command from a user.

35.   The system of claim 33, wherein the financial transaction request is a first financial transaction request, and wherein the IHS is for: in response to determining whether the first financial transaction request is actually fraudulent, adjusting the weights for determining whether a second financial transaction request is likely fraudulent.

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36.   The system of claim 33, wherein the IHS is a first IHS, and wherein the first IHS is for receiving the financial transaction request from a second IHS.

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37.   The system of claim 36, wherein the first IHS is for receiving the financial transaction request from the second IHS through a global computer network.

38.   The system of claim 37, wherein the first IHS is for: to the second IHS through the global computer network, outputting an indication of whether the financial transaction request is likely fraudulent.

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39.   The system of claim 33, wherein the financial transaction request includes information about a financial account that is associated with the financial transaction request.

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40.   The system of claim 39, wherein the IHS is for: in response to the information about the financial account, and in response to information about a financial transaction that is associated with the financial transaction request, determining whether the financial transaction request is likely fraudulent.

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41. The system of claim 33, wherein the rules include a positive rule that, if satisfied, indicates that the financial transaction request has an increased likelihood of being non-fraudulent.

5   42. The system of claim 33, wherein the rules include a negative rule that, if satisfied, indicates that the financial transaction request has a reduced likelihood of being non-fraudulent.

43. The system of claim 33, wherein the rules include:

a positive rule that, if satisfied, indicates that the financial transaction request has an

10 increased likelihood of being non-fraudulent; and

a negative rule that, if satisfied, indicates that the financial transaction request has a reduced likelihood of being non-fraudulent.

44. The system of claim 43, wherein:

15 a value of the positive rule's weight is variable between zero and a number having a first +/- sign; and

a value of the negative rule's weight is variable between zero and a number having a second +/- sign opposite of the first +/- sign.

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45.   A system, comprising:

an information handling system ("IHS") for: determining whether a first financial transaction request is actually fraudulent; and, in response to determining whether the first financial transaction request is actually fraudulent, adjusting respective weights of a plurality of

5   rules for determining whether a second financial transaction request is likely fraudulent.

46.   The system of claim 45, wherein the IHS is for: in response to the weights and rules, determining whether the second financial transaction request is likely fraudulent.

10   47.   The system of claim 46, wherein the IHS is for: determining whether the second financial transaction request is actually fraudulent; and, in response to determining whether the second financial transaction request is actually fraudulent, adjusting the weights for determining whether a third financial transaction request is likely fraudulent.

15   48.   The system of claim 46, wherein the IHS is a first IHS, and wherein the first IHS is for receiving the second financial transaction request from a second IHS.

49.   The system of claim 48, wherein the first IHS is for receiving the second financial transaction request from the second IHS through a global computer network.

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50.   The system of claim 49, wherein the first IHS is for: to the second IHS through the global computer network, outputting an indication of whether the second financial transaction request is likely fraudulent.

25   51.   The system of claim 45, wherein the first financial transaction request is actually non-fraudulent.

52.   The system of claim 45, wherein the first financial transaction request is actually fraudulent.

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53.   The system of claim 45, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

54.   The system of claim 45, wherein the IHS is for adjusting the weights in response to a command from a user.

55.   The system of claim 45, wherein the IHS is for adjusting the weights to improve a predictive accuracy of the weights.

56.   The system of claim 55, wherein the IHS is for adjusting the weights to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

57.   The system of claim 55, wherein the IHS is for: in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold to improve a predictive accuracy of the threshold; and, in response to the weights and rules, determining a score that indicates whether the second financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

58.   The system of claim 57, wherein the IHS is for: adjusting the weights to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

59.   The system of claim 45 , wherein the IHS is for: in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold to improve a predictive accuracy of the threshold; and, in response to the weights and rules, determining a score that indicates whether the second financial transaction request is likely

5   fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

60.   The system of claim 59, wherein the IHS is for: adjusting the weights to improve a predictive accuracy of the weights by adjusting the weights in response to a gradient descent

10   algorithm.

61.   A system, comprising:

an information handling system ("IHS") for: in response to a plurality of rules having respective weights, determining whether a financial transaction request is likely fraudulent; if the

5   financial transaction request is likely non-fraudulent, approving the financial transaction request; and, if the financial transaction request is likely fraudulent, rejecting the financial transaction request.

62.   The system of claim 61, wherein the IHS is for: in response to the weights and

10   rules, determining a score that indicates whether the financial transaction request is likely fraudulent.

63.   The system of Claim 62, wherein the IHS is for applying a threshold to the score for determining whether the financial transaction request is likely fraudulent.

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64.   The system of Claim 63, wherein the IHS is for:

applying a plurality of thresholds to the score for determining whether: the financial transaction request is likely non-fraudulent; the financial transaction request is likely fraudulent; or the score inconclusively indicates whether the financial transaction request is likely

20   fraudulent; and

if the score inconclusively indicates whether the financial transaction request is likely fraudulent, outputting the financial transaction request to a human for review.

65.   A computer program product, comprising:

a computer program processable by an information handling system ("IHS") for causing the IHS to: in response to a plurality of rules having respective weights, determine whether a financial transaction request is likely fraudulent; and

5   apparatus from which the computer program is accessible by the IHS.

66.   The computer program product of claim 65, wherein the computer program product is processable by the IHS for causing the IHS to adjust the weights in response to a command from a user.

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67.   The computer program product of claim 65, wherein the financial transaction request is a first financial transaction request, and wherein the computer program product is processable by the IHS for causing the IHS to: in response to determining whether the first financial transaction request is actually fraudulent, adjust the weights for determining whether a

15   second financial transaction request is likely fraudulent.

68.   The computer program product of claim 65, wherein the IHS is a first IHS, and wherein the computer program product is processable by the first IHS for causing the first IHS to receive the financial transaction request from a second IHS.

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69.   The computer program product of claim 68, wherein the computer program product is processable by the first IHS for causing the first IHS to receive the financial transaction request from the second IHS through a global computer network.

25   70.   The computer program product of claim 69, wherein the computer program product is processable by the first IHS for causing the first IHS to: to the second IHS through the global computer network, output an indication of whether the financial transaction request is likely fraudulent.

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71. The computer program product of claim 65, wherein the financial transaction request includes information about a financial account that is associated with the financial transaction request.

5   72. The computer program product of claim 71, wherein the computer program product is processable by the IHS for causing the IHS to: in response to the information about the financial account, and in response to information about a financial transaction that is associated with the financial transaction request, determine whether the financial transaction request is likely fraudulent.

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73. The computer program product of claim 65, wherein the rules include a positive rule that, if satisfied, indicates that the financial transaction request has an increased likelihood of being non-fraudulent.

15   74. The computer program product of claim 65, wherein the rules include a negative rule that, if satisfied, indicates that the financial transaction request has a reduced likelihood of being non-fraudulent.

75. The computer program product of claim 65, wherein the rules include:

20   a positive rule that, if satisfied, indicates that the financial transaction request has an increased likelihood of being non-fraudulent; and

a negative rule that, if satisfied, indicates that the financial transaction request has a reduced likelihood of being non-fraudulent.

25   76. The computer program product of claim 75, wherein:

a value of the positive rule's weight is variable between zero and a number having a first +/- sign; and

a value of the negative rule's weight is variable between zero and a number having a second +/- sign opposite of the first +/- sign.

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77. A computer program product, comprising:

a computer program processable by an information handling system ("IHS") for causing the IHS to: determine whether a first financial transaction request is actually fraudulent; and, in response to determining whether the first financial transaction request is actually fraudulent,

5   adjust respective weights of a plurality of rules for determining whether a second financial transaction request is likely fraudulent; and

apparatus from which the computer program is accessible by the IHS.

78. The computer program product of claim 77, wherein the computer program

10   product is processable by the IHS for causing the IHS to: in response to the weights and rules, determine whether the second financial transaction request is likely fraudulent.

79. The computer program product of claim 78, wherein the computer program product is processable by the IHS for causing the IHS to: determine whether the second

15   financial transaction request is actually fraudulent; and, in response to determining whether the second financial transaction request is actually fraudulent, adjust the weights for determining whether a third financial transaction request is likely fraudulent.

80. The computer program product of claim 78, wherein the IHS is a first IHS, and

20   wherein the computer program product is processable by the first IHS for causing the first IHS to receive the second financial transaction request from a second IHS.

81. The computer program product of claim 80, wherein the computer program product is processable by the first IHS for causing the first IHS to receive the second financial

25   transaction request from the second IHS through a global computer network.

82. The computer program product of claim 81, wherein the computer program product is processable by the first IHS for causing the first IHS to: to the second IHS through the global computer network, output an indication of whether the second financial transaction

30   request is likely fraudulent.

83. The computer program product of claim 77, wherein the first financial transaction request is actually non-fraudulent.

84. The computer program product of claim 77, wherein the first financial transaction request is actually fraudulent.

85. The computer program product of claim 77, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

86. The computer program product of claim 77, wherein the computer program product is processable by the IHS for causing the IHS to adjust the weights in response to a command from a user.

87. The computer program product of claim 77, wherein the computer program product is processable by the IHS for causing the IHS to adjust the weights to improve a predictive accuracy of the weights.

88. The computer program product of claim 77, wherein the computer program product is processable by the IHS for causing the IHS to adjust the weights to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

89. The computer program product of claim 87, wherein the computer program product is processable by the IHS for causing the IHS to: in response to determining whether the first financial transaction request is actually fraudulent, adjust a threshold to improve a predictive accuracy of the threshold; and, in response to the weights and rules, determine a score that indicates whether the second financial transaction request is likely fraudulent, and apply the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

90. The computer program product of claim 89, wherein the computer program product is processable by the IHS for causing the IHS to: adjust the weights to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

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91. The computer program product of claim 77 , wherein the computer program product is processable by the IHS for causing the IHS to: in response to determining whether the first financial transaction request is actually fraudulent, adjust a threshold to improve a predictive accuracy of the threshold; and, in response to the weights and rules, determine a score that

10 indicates whether the second financial transaction request is likely fraudulent, and apply the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

92. The computer program product of claim 91, wherein the computer program

15 product is processable by the IHS for causing the IHS to: adjust the weights to improve a predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

93.   A computer program product, comprising:

a computer program processable by an information handling system ("IHS") for causing

the IHS to: in response to a plurality of rules having respective weights, determine whether a

financial transaction request is likely fraudulent; if the financial transaction request is likely non-

5   fraudulent, approve the financial transaction request; and, if the financial transaction request is

likely fraudulent, reject the financial transaction request; and

apparatus from which the computer program is accessible by the IHS.

94.   The computer program product of claim 93, wherein the computer program

10   product is processable by the IHS for causing the IHS to: in response to the weights and rules,

determine a score that indicates whether the financial transaction request is likely fraudulent.

95.   The computer program product of Claim 94, wherein the computer program

product is processable by the IHS for causing the IHS to apply a threshold to the score for

15   determining whether the financial transaction request is likely fraudulent.

96.   The computer program product of Claim 95, wherein the computer program

product is processable by the IHS for causing the IHS to:

apply a plurality of thresholds to the score for determining whether: the financial

20   transaction request is likely non-fraudulent; the financial transaction request is likely fraudulent;

or the score inconclusively indicates whether the financial transaction request is likely

fraudulent; and

if the score inconclusively indicates whether the financial transaction request is likely

fraudulent, outputting the financial transaction request to a human for review.

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